

Signed: November 10, 2008

SO ORDERED

The relief from stay is limited to post petition obligations because the facts recited in the motion do not demonstrate that any pre petition amount was secured by a perfected lien.



DUNCAN W. KEIR
U. S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND**

In Re: GARY R. HANKIN
DEBRA L. HANKIN

Debtors

SUMMIT CHASE TOWNHOUSE
ASSOCIATION

Movant

v.

GARY R. HANKIN.
DEBRA L. HANKIN

Debtors

Case No.: 07-15552
(Chapter 13)

ORDER LIFTING STAY

(Re: 7 Chasemount Court, Baltimore, Maryland 21209)

Upon consideration of the motion of Summit Chase Townhouse Association, Inc., for relief from automatic stay filed herein, without opposition, it being alleged that the Debtors are indebted to movant pursuant to the Declaration of Covenants, Conditions and Restrictions of Summit Chase Townhouse Association, Inc., Debtors' failure to pay the arrearages outside of the plan including post petition assessments which have become due subsequent to the filing of the chapter 13 plan and that the Debtors have defaulted in the regular monthly payments, due under said obligation, which default constitutes sufficient cause for relief from the automatic stay in these proceedings, it is

ORDERED, that the automatic stay pursuant to 11 USC § 362(a) of the Bankruptcy Code herein by, and the same hereby is, terminated so as to permit Summit Chase Townhouse Association, Inc., its successor in interest or assign, to institute and/or complete foreclosure proceedings against the said property TO COLLECT UNPAID AMOUNTS THAT HAVE BECOME DUE POST PETITION ONLY.

Adam M. Freiman, Esquire
Sirody, Freiman & Feldman, P.C.
1777 Reisterstown Road, Suite 360E
Baltimore, MD 21208
adamfreiman@gmail.com

Ellen W. Cosby
P.O. Box 20016
Baltimore, MD 21284-0016
ECF@ch13balt.com

Gary R. Hankin
Debra L. Hankin
7 Chasemount Court
Baltimore, Maryland 21209

END OF ORDER